



Trigon BlueCross BlueShield

Ronald E. Brown
Vice President
Office of Consumer Affairs and
Corporate Compliance

January 14, 1997

Ms. Lori Bomes
President
AGI Consulting Group, LLC
70 Mettatumet Road
P.O. Box 3332
Narragansett, RI 02882-0799

Dear Lori:

I wanted to take this opportunity to express our sincere thanks for the work you completed for us, and also to provide you with this letter to share with others.

It was a pleasure having you serve as our consultant at such a critical time in our company's history, and to have the benefit of your expertise and experience as we begin to change who we are and how we operate as a business.

We were very fortunate to work with you, someone so uniquely qualified in organizational change dynamics, and who totally understands the risks and implications for change in corporations today. You helped to bring a "laser like" focus to the tasks that lie ahead as we move to grow and become bigger and better.

The services that you provided us here at Trigon, proved that you are truly a world class consultant with innovative ideas and techniques that challenged us to move beyond the "Status Quo." You helped us to enhance our services and offer a value added, efficient operation across the corporation. Most importantly, everything was done in a manner that was non-threatening and educational internally and externally.

We would just like you to know that given the opportunity to engage your services in the future, we will not hesitate to call. Again, our sincere thanks.

Sincerely,